Bankruptcy Case Number: 43-65081



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 18, 2016, at 10:51 o'clock PM EST, Carla Bishop completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 18, 2016 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>